

1 **AMENDMENTS TO THE CLAIMS**

2 Please amend the claims of the present application as set forth below. More
3 specifically, a detailed listing of all claims has been provided. This listing of claims will
4 replace all prior versions and listings of claims in the application. Changes to the claims
5 are shown by strikethrough or double brackets (for deleted matter) and underlining (for
6 added matter).

7 By way of overview, claims 1-8, 10-55, and 60-63 are currently pending. The
8 status of the claims is indicated below:

- 9 a) Claims 1, 3, 6, 8, 10-12, 16, 21, 25, 26, 28-35, 38-40, 42, 43, 45, 47, 49, 50,
10 and 60 are currently amended;
- 11 b) Claims 7, 17, 18, 44, and 61-63 were previously presented;
- 12 c) Claims 2, 4, 5, 13-15, 19, 20, 22-24, 27, 36, 37, 41, 46, 48, and 51-55 are
13 original; and
- 14 d) Claims 9 and 56-59 are canceled without prejudice or disclaimer.

15
16 **Listing of Claims**

17 Begins on the following page.

1 1. (Currently amended) A graphical and interactive interface system for managing
2 risk management information, comprising:

3 a secure database having risk management information accessible by authorized
4 access through a network;
5 a graphics interface for generating graphic data of the risk management
6 information in response to the authorized access; and
7 means for generating email to alert authorized users to updates to the risk
8 management information,

9 wherein the risk management information is segmented within the database for
10 association with a plurality of companies having proprietary interest in, and authorized
11 access to, one or more segments of the risk management information.

12
13 2. (Original) A system of claim 1, the authorized access comprising user inputs to
14 the graphics interface regarding risk management information.

15
16 3. (Currently amended) A graphical and interactive interface system for managing
17 risk management information, comprising:

18 a secure database having risk management information accessible by authorized
19 access through a network;
20 a graphics interface for generating graphic data of the risk management
21 information in response to the authorized access; and
22 means for generating email to alert authorized users to updates to the risk
23 management information,

1 A system of claim 1, further comprising one or more workflow process terminals
2 connected in network with the database, for providing updates to the risk management
3 information.

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5 4. (Original) A system of claim 3, the terminals comprising a computer.

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7 5. (Original) A system of claim 3, the terminals comprising one or more of a
8 facsimile, telephone and scanner.

9

10 6. (Currently amended) A graphical and interactive interface system for managing
11 risk management information, comprising:

12 a secure database having risk management information accessible by authorized
13 access through a network;

14 a graphics interface for generating graphic data of the risk management
15 information in response to the authorized access; and

16 means for generating email to alert authorized users to updates to the risk
17 management information,

18 A system of claim 1, the database further comprising assistance data accessible
19 concurrently with authorized access of the risk management information.

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21 7. (Previously presented) A system of claim 6, the assistance data comprising loss
22 prevention and control standards and guidelines.

1 8. (Currently amended) A graphical and interactive interface system for managing
2 risk management information, comprising:

3 a secure database having risk management information accessible by authorized
4 access through a network;

5 a graphics interface for generating graphic data of the risk management
6 information in response to the authorized access; and

7 means for generating email to alert authorized users to updates to the risk
8 management information,

9 A system of claim 1, a first portion of the risk management information being
10 associated with a first company having proprietary interest in the first portion, a second
11 portion of the risk management information being associated with a second company
12 having proprietary interest in the second portion, the database and interface cooperating
13 to provide access by the first company to the first portion by authorized access while
14 prohibiting access by the second company to the first portion, the database and interface
15 cooperating to provide access by the second company to the second portion by authorized
16 access while prohibiting access by the first company to the second portion.

17
18 9. (Canceled)

19
20 10. (Currently amended) A graphical and interactive interface system for
21 managing risk management information, comprising:

22 a secure database having risk management information accessible by authorized
23 access through a network;

1 a graphics interface for generating graphic data of the risk management
2 information in response to the authorized access; and

3 means for generating email to alert authorized users to updates to the risk
4 management information,

5 A system of claim 1, wherein at least part of the risk management information is
6 encrypted to facilitate the authorized access, and further comprising one or more access
7 computers coupled in network with the graphics interface for accessing the risk
8 management information of the database, each of the computers enabling decryption of
9 the encrypted risk management information with input of appropriate access codes.

10
11 11. (Currently amended) A graphical and interactive interface system for
12 managing risk management information, comprising:

13 a secure database having risk management information accessible by authorized
14 access through a network;

15 a graphics interface for generating graphic data of the risk management
16 information in response to the authorized access; and

17 means for generating email to alert authorized users to updates to the risk
18 management information,

19 A system of claim 1, further comprising first and second computers coupled in
20 network with the graphics interface, the interface providing the first computer with access
21 to a portion of the risk management information and restricting the second computer from
22 access to the portion.

1 12. (Currently amended) A graphical and interactive interface system for
2 managing risk management information, comprising:

3 a secure database having risk management information accessible by authorized
4 access through a network;

5 a graphics interface for generating graphic data of the risk management
6 information in response to the authorized access; and

7 means for generating email to alert authorized users to updates to the risk
8 management information,

9 A system of claim 1, the graphics interface providing one or more filter functions
10 to manipulate the risk management information for display of graphics data at a computer
11 networked with the graphics interface.

12

13 13. (Original) A system of claim 12, the display of graphic data occurring without
14 loading of viewing software at the computer.

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16 14. (Original) A system of claim 12, the filter functions comprising one or more
17 of the following: country, city, state, location identifier, gross site property damage
18 values, property value, total location in square feet, percent noncombustible construction,
19 percent of noncombustible walls and roof deck with combustible roof covering, percent
20 of combustible roof, percent of combustible walls, percent with sprinklers, percent
21 needing sprinklers, survey report delivery time, estimate annual risk avoidance, cost to
22 complete, last survey date, next survey year/month due, ATC earthquake zone, sprinkler
23 protection, water supply, surveillance, warehousing protection, other protection,
24 management programs, impairments, smoking regulations, maintenance, employee

1 training, new construction, insurance, pre-emergency planning, private fire brigade,
2 hazardous materials, hot work, loss prevention inspection, fire protection inspection,
3 hazard evaluation, housekeeping, outside contractors, FEMA flood zones, windstorm, fire
4 department type, survey frequency, priority, status, customer intent to complete, and
5 predominate construction.

6

7 15. (Original) A system of claim 12, the graphic data comprising one or more
8 reports selected from the group consisting of fire protection, recommendation summary,
9 loss prevention survey report delivery, loss prevention survey report schedule, risk
10 quality benchmarking, risk quality rating, management programs, building construction,
11 catastrophe, active recommendations, and completion status.

12

13 16. (Currently amended) A graphical and interactive interface system for
14 managing risk management information, comprising:

15 a secure database having risk management information accessible by authorized
16 access through a network;

17 a graphics interface for generating graphic data of the risk management
18 information in response to the authorized access; and

19 means for generating email to alert authorized users to updates to the risk
20 management information,

21 A system of claim 1, the graphics interface and database forming a web sever
22 platform to generate secure web pages of the risk management information at a computer
23 networked with the platform and having authorized access to the risk management
24 information.

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2 17. (Previously presented) A system of claim 1, the means for generating email
3 generates email in response to receipt of an update to the risk management information.

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5 18. (Previously presented) A system of claim 17, the means for generating email
6 generates email only for authorized user inputs to the risk management information.

7
8 19. (Original) A system of claim 17, the email being addressed to a user having
9 the authorized access to the risk management information.

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11 20. (Original) A system of claim 17, the email having a hyperlink to graphic data
12 of the risk management information.

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14 21. (Currently amended) A system of claim 1, the means for generating emails
15 email generates periodic email defining updates to the risk management information.

16
17 22. (Original) A system of claim 21, the periodic email being addressed to a user
18 having the authorized access to the risk management information.

19
20 23. (Original) A system of claim 21, the periodic email having a hyperlink to
21 graphic data of the risk management information.

1 24. (Original) A system of claim 1, the database being responsive to inputs by a
2 user with authorized access at a computer networked with the database to securely store
3 electronic documents with the risk management information associated with the user.

4

5 25. (Currently amended) A graphical and interactive interface system for
6 managing risk management information, comprising:

7 a secure database having risk management information accessible by authorized
8 access through a network;

9 a graphics interface for generating graphic data of the risk management
10 information in response to the authorized access; and

11 means for generating email to alert authorized users to updates to the risk
12 management information,

13 the database being responsive to inputs by a user with authorized access at a
14 computer networked with the database to securely store electronic documents with the
15 risk management information associated with the user,

16 A system of claim 24, the electronic documents comprising one or more of loss
17 prevention survey results, risk summaries, and CAD diagrams.

18

19 26. (Currently amended) A graphical and interactive interface system for
20 managing risk management information, comprising:

21 a secure database having risk management information accessible by authorized
22 access through a network;

23 a graphics interface for generating graphic data of the risk management
24 information in response to the authorized access; and

1 means for generating email to alert authorized users to updates to the risk
2 management information,

3 the database being responsive to inputs by a user with authorized access at a
4 computer networked with the database to securely store electronic documents with the
5 risk management information associated with the user,

6 A system of claim 24, the electronic documents comprising one or more CAD
7 diagrams, and further comprising means for automatically converting the CAD diagrams
8 into graphic image for storage within the database.

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10 27. (Original) A system of claim 1, the database comprising a SQL database
11 server.

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13 28. (Currently amended) A graphical and interactive interface system for
14 managing risk management information, comprising:

15 a secure database having risk management information accessible by authorized
16 access through a network;

17 a graphics interface for generating graphic data of the risk management
18 information in response to the authorized access; and

19 means for generating email to alert authorized users to updates to the risk
20 management information,

21 A system of claim 1, the database responsive to electronically received
22 recommendations regarding a segment of risk management information to post the
23 recommendations with the segment of risk management information.

1 29. (Currently amended) A graphical and interactive interface system for
2 managing risk management information, comprising:

3 a secure database having risk management information accessible by authorized
4 access through a network;

5 a graphics interface for generating graphic data of the risk management
6 information in response to the authorized access; and

7 means for generating email to alert authorized users to updates to the risk
8 management information,

9 ~~A system of claim 1,~~ the graphics interface facilitating interactive
10 recommendations, wherein electronic recommendations for a segment of risk
11 management information may be stored with the database for association with the
12 segment of risk management information.

13

14 30. (Currently amended) A graphical and interactive interface system for
15 managing risk management information, comprising:

16 a secure database having risk management information accessible by authorized
17 access through a network;

18 a graphics interface for generating graphic data of the risk management
19 information in response to the authorized access; and

20 means for generating email to alert authorized users to updates to the risk
21 management information,

22 ~~A system of claim 1,~~ the graphics interface and user interface providing drill-
23 down linkage between high level summary and low level explanatory details based upon
24 contributing factors to that rating.

1
2 31. (Currently amended) A graphical and interactive interface system for
managing risk management information, comprising:

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4 a secure database having risk management information accessible by authorized
access through a network;

5
6 a graphics interface for generating graphic data of the risk management
information in response to the authorized access; and

7
8 means for generating email to alert authorized users to updates to the risk
management information,

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10 A system of claim 1, the graphics interface generating color-coded graphic data to
11 differentiate decision-making risk management information.

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13 32. (Currently amended) A system of claim [[30]] 31, the color-coded graphic
14 data comprising red, yellow, blue and green decision-making risk management
15 information.

16
17 33. (Currently amended) A system of claim [[30]] 31, different colors of the
18 color-coded graphic data being associated with different quality ratings.

19
20 34. (Currently amended) A graphical and interactive interface system for
21 managing risk management information, comprising:

22 a secure database having risk management information accessible by authorized
23 access through a network;

1 a graphics interface for generating graphic data of the risk management
2 information in response to the authorized access; and
3 means for generating email to alert authorized users to updates to the risk
4 management information,

5 A system of claim 1, further comprising means for appending user-generating
6 comments to one or more segments of the risk management information.

7

8 35. (Currently amended) A graphical and interactive interface system for
9 managing risk management information, comprising:

10 a secure database having risk management information accessible by authorized
11 access through a network;

12 a graphics interface for generating graphic data of the risk management
13 information in response to the authorized access; and

14 means for generating email to alert authorized users to updates to the risk
15 management information,

16 A system of claim 1, further comprising means for viewing and manipulating
17 recommendations and associated valuations through the graphics interface and over the
18 network.

19

20 36. (Original) A system of claim 35, further comprising means for selectively
21 switching between cost-benefit analyses, summaries, status screens, through the graphics
22 interface and over the network.

1 37. (Original) A system of claim 35, further comprising means for selectively
2 switching between values associated with recommendations, through the graphics
3 interface and over the network.

4

5 38. (Currently amended) A graphical and interactive interface system for
6 managing risk management information, comprising:

7 a secure database having risk management information accessible by authorized
8 access through a network;

9 a graphics interface for generating graphic data of the risk management
10 information in response to the authorized access; and

11 means for generating email to alert authorized users to updates to the risk
12 management information,

13 A system of claim 1, further comprising means for viewing one or more of the
14 following recommended cost-benefit analysis information through the graphics interface
15 and over the network: total loss before implementation of a recommendation, total loss
16 after implementation of a recommendation, property damage loss before implementation
17 of a recommendation , property damage loss after implementation of a recommendation,
18 business interruption loss before implementation of a recommendation, business
19 interruption loss after implementation of a recommendation, estimated cost to complete,
20 estimated cost to complete source, estimated probability, estimated probability source,
21 and estimated annual risk avoidance.

22

23 39. (Currently amended) A system of claim 38, the estimated annual risk
24 avoidance comprising a factor of ~~(property loss before implementation of a~~

1 recommendation + business interruption loss before implementation of a
2 recommendation) – (property loss after implementation of a recommendation + business
3 interruption loss after implementation of a recommendation)] / probability (in years))
4 {(property loss before implementation of a recommendation + business interruption loss
5 before implementation of a recommendation) – (property loss after implementation of a
6 recommendation + business interruption loss after implementation of a
7 recommendation)} / probability (in years)).

8
9 40. (Currently amended) A graphical and interactive interface system for
10 managing risk management information, comprising:

11 a secure database having risk management information accessible by authorized
12 access through a network;
13 a graphics interface for generating graphic data of the risk management
14 information in response to the authorized access; and
15 means for generating email to alert authorized users to updates to the risk
16 management information.

17 A system of claim 1, further comprising means for sharing one or more
18 recommendations between users through the interface and over the network.

19
20 41. (Original) A system of claim 40, the sharing based upon access and authority
21 levels of accounts, divisions, locations, or individuals.

22
23 42. (Currently amended) A graphical and interactive interface system for
24 managing risk management information, comprising:

1 a secure database having risk management information accessible by authorized
2 access through a network;
3 a graphics interface for generating graphic data of the risk management
4 information in response to the authorized access; and
5 means for generating email to alert authorized users to updates to the risk
6 management information,

7 A system of claim 1, further comprising means for posting user-generated
8 documents with user-authorized risk management information through the graphics
9 interface and over the network.

10
11 43. (Currently amended) A graphical and interactive interface system for
12 managing risk management information, comprising:

13 a secure database having risk management information accessible by authorized
14 access through a network;
15 a graphics interface for generating graphic data of the risk management
16 information in response to the authorized access; and
17 means for generating email to alert authorized users to updates to the risk
18 management information,

19 A system of claim 1, wherein the updates to the risk management information
20 comprise modifications in a segment of risk management information, the users having
21 authorized access to the segment.

22
23 44. (Previously presented) A system of claim 43, wherein the modifications
24 comprise the posting of a new document to the segment of risk management information.

1
2 45. (Currently amended) A graphical and interactive interface system for
3 managing risk management information, comprising:

4 a secure database having risk management information accessible by authorized
5 access through a network;

6 a graphics interface for generating graphic data of the risk management
7 information in response to the authorized access; and

8 means for generating email to alert authorized users to updates to the risk
9 management information,

10 A system of claim 1, wherein the means for generating email comprises (a) an
11 email server connected in a network with one or more access computers, and (b) an email
12 notification application connected in network with the database for automatically sending
13 email notification to the access computers upon updates to the risk management
14 information.

15
16 46. (Original) A system of claim 45, further comprising a workflow engine
17 application connected in network between the database and the email notification
18 application, for interfacing between one or more access terminals and the database.

19
20 47. (Currently amended) A graphical and interactive interface system for
21 managing risk management information, comprising:

22 a secure database having risk management information accessible by authorized
23 access through a network;

1 a graphics interface for generating graphic data of the risk management
2 information in response to the authorized access; and
3 means for generating email to alert authorized users to updates to the risk
4 management information,

5 A system of claim 1, further comprising a workflow engine application connected
6 in network with the database for interfacing between one or more access terminals and
7 the database.

8

9 48. (Original) A system of claim 47, the workflow engine application comprising
10 a rec builder for posting recommendations to the risk management information.

11

12 49. (Currently amended) A graphical and interactive interface system for
13 managing risk management information, comprising:

14 a secure database having risk management information accessible by authorized
15 access through a network;

16 a graphics interface for generating graphic data of the risk management
17 information in response to the authorized access; and

18 means for generating email to alert authorized users to updates to the risk
19 management information,

20 A system of claim 1, wherein the means for generating email further comprises
21 means for the users to turn email notification on or off and to self-select email
22 notification frequency.

1 50. (Currently amended) A system for managing risk management information,
2 comprising:
3 a database for storing one or more segments [[or]] of risk management

4 information;

5 means for augmenting information within one of the segments of risk
6 management information through a workflow process terminal in network with the
7 database; and

8 email notification means for communicating email to an authorized user of the
9 one segment to notify the authorized user of the augmented information, wherein the
10 authorized user may access graphical data representing at least part of the segment of risk
11 management information.

12
13 51. (Original) A system of claim 50, the email notification means comprising an
14 email server connected in network with the authorized user, and an email notification
15 application for interfacing between the database and the email server.

16
17 52. (Original) A system of claim 50, further comprising a workflow engine
18 application for interfacing between one or more workflow process terminals and the
19 database.

20
21 53. (Original) A system of claim 50, further comprising a security buffer coupled
22 in network between the database and an access computer of the authorized user, for
23 ensuring only authorized access to the segments of information.

1 54. (Original) A system of claim 53, the email comprising an Internet link to the
2 augmented information within the one segment, the buffer automatically checking with
3 the database to ensure that a user accessing the link has authorized access to the
4 augmented information.

5
6 55. (Original) A system of claim 50, further comprising a graphics interface for
7 collating risk management information from the database into a graphical display for an
8 access computer coupled in network with the database.

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10 56. (Canceled)

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12 57. (Canceled)

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14 58. (Canceled)

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16 59. (Canceled)

17
18 60. (Currently amended) A graphical and interactive interface system for
19 managing risk management information, comprising:

20 a secure database having risk management information accessible by authorized
21 access through a network;

22 a graphics interface for generating graphic data of the risk management
23 information in response to the authorized access; and

1 means for generating email to alert authorized users to updates to the risk
2 management information,

3 A system of claim 1, wherein the risk management information is segmented
4 within the database for association with a plurality of entities having proprietary interest
5 in, and authorized access to, one or more segments of the risk management information,
6 wherein the risk management information pertains to property risks associated with loss
7 of existing property associated with the plurality of entities located at a plurality of
8 respective facilities.

9

10 61. (Previously presented) A system of claim 60,
11 wherein the system is configured to allow selective access to parts of the risk
12 management information to authorized users having different roles associated with risk
13 management, to thereby control sharing of risk management information, and

14 wherein the system is further configured to facilitate the management of the
15 property risks by facilitating: an initial collection of risk information in a survey
16 conducted at a facility; the building of a recommendation pertaining to assessed risks at
17 the facility; and the tracking of progress regarding the recommendation.

18

19 62. (Previously presented) A graphical and interactive interface system for
20 managing risk management information, comprising:

21 a secure database having risk management information accessible by authorized
22 access through a network; and

23 a graphics interface for generating graphic data of the risk management
24 information in response to the authorized access,

1 wherein the risk management information is segmented within the database for
2 association with a plurality of entities having proprietary interest in, and authorized
3 access to, one or more segments of the risk management information, wherein the risk
4 management information pertains to property risks associated with loss of existing
5 property associated with the plurality of entities located at a plurality of respective
6 facilities,

7 wherein the system is configured to allow selective access to parts of the risk
8 management information to authorized users having different roles associated with risk
9 management, to thereby control sharing of risk management information, and

10 wherein the system is further configured to facilitate the management of the
11 property risks by facilitating: an initial collection of risk information in a survey
12 conducted at a facility; the building of a recommendation pertaining to assessed risks at
13 the facility; and the tracking of progress regarding the recommendation.

14

15 63. (Previously presented) A method for managing risk management information,
16 comprising:

17 providing a database for storing risk management information that is segmented
18 for association with a plurality of entities having proprietary interest in, and authorized
19 access to, one or more segments of the risk management information, wherein the risk
20 management information pertains to property risks associated with loss of existing
21 property associated with the plurality of entities located at a plurality of respective
22 facilities, and

1 allowing selective access to parts of the risk management information to
2 authorized users having different roles associated with risk management, to facilitate the
3 management of the property risks,

4 wherein the management of the property risks includes:

5 collecting risk information in a survey conducted at a facility;
6 building of a recommendation pertaining to assessed risks at the facility; and
7 tracking the progress of the recommendation.

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